

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NEWPORT NEWS DIVISION**

In re:

TIFFANY DEVONA WALKER

Debtor(s)

Case No. 11-51575

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Michael P. Cotter, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/26/2011.
- 2) The plan was confirmed on 02/22/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/29/2013.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,095.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,921.82
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,921.82**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,012.08
Court Costs	\$0.00
Trustee Expenses & Compensation	\$245.23
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,257.31**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLTEL/VERIZON	Unsecured	710.00	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	1,348.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	1,293.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	4,600.00	148,834.11	5,057.38	234.05	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION CO OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
COMMONWEALTH AUTO CREDIT	Secured	NA	6,401.44	279.32	12.93	0.00
COX COMM. OF HAMPTON ROADS	Unsecured	212.00	NA	NA	0.00	0.00
CREDIT CONTROL CORP	Unsecured	NA	NA	NA	0.00	0.00
DEPT OF ED/SALLIE MAE	Unsecured	7,608.00	NA	NA	0.00	0.00
DT CREDIT COMPANY LLC	Secured	10,025.00	10,934.50	10,934.50	1,015.96	401.57
EQUIDATA	Unsecured	NA	NA	NA	0.00	0.00
EXTENSION EXPRESS	Unsecured	35.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION BURE	Unsecured	NA	NA	NA	0.00	0.00
FIRST POINT COLLECTIONS	Unsecured	NA	NA	NA	0.00	0.00
GEMB/DILLARDS	Unsecured	1.00	NA	NA	0.00	0.00
GLASSER & GLASSER	Unsecured	0.00	NA	NA	0.00	0.00
GLASSER AND GLASSER, P.L.C.	Unsecured	NA	NA	NA	0.00	0.00
HRT CREDIT UNION	Unsecured	64.00	NA	NA	0.00	0.00
HUDSON LAW OFFICES	Unsecured	NA	NA	NA	0.00	0.00
I&O MEDICAL CENTER	Unsecured	191.00	NA	NA	0.00	0.00
IC Systems Inc	Unsecured	NA	NA	NA	0.00	0.00
IRS	Secured	7,500.00	NA	NA	0.00	0.00
MCYDSNB	Unsecured	1.00	NA	NA	0.00	0.00
NCO FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
NTELOS	Unsecured	0.00	NA	NA	0.00	0.00
NTELOS	Unsecured	266.00	212.69	212.69	0.00	0.00
N-TELOS	Unsecured	177.00	NA	NA	0.00	0.00
PENINSULA EMERGENCY PHYSICIAN	Unsecured	1,662.00	NA	NA	0.00	0.00
PENINSULA EMERGENCY PHYSICIAN	Unsecured	768.00	80.00	80.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENINSULA SURGERY CENTER	Unsecured	714.00	NA	NA	0.00	0.00
RIVERSIDE DIAGNOSTIC CENTER	Unsecured	14.00	NA	NA	0.00	0.00
RIVERSIDE EMERGENCY PHY	Unsecured	40.00	NA	NA	0.00	0.00
RIVERSIDE HEART SPECIALIST	Unsecured	35.00	NA	NA	0.00	0.00
RIVERSIDE PATIENT FINANCE	Unsecured	774.00	1,070.63	1,070.63	0.00	0.00
RIVERSIDE REGIONAL MED CENTER	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	7,967.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	5,500.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	3,325.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	2,334.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	1,499.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	667.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	5,500.00	4,503.36	4,503.36	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	5,500.00	5,503.61	5,503.61	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	2,000.00	3,357.74	3,357.74	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	1,221.00	1,232.74	1,232.74	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	8,316.00	8,056.39	8,056.39	0.00	0.00
SALLIE MAE INC ON BEHALF OF THE	Unsecured	10,265.00	39,836.65	39,836.65	0.00	0.00
Sallie Mae Inc., on behalf of USAF Funds	Unsecured	0.00	NA	NA	0.00	0.00
Sallie Mae Inc., on behalf of USAF Funds	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	9,400.00	NA	NA	0.00	0.00
SENTARA CAREPLEX	Unsecured	768.00	NA	NA	0.00	0.00
SENTARA COLLECTIONS	Unsecured	2,689.00	NA	NA	0.00	0.00
SUNTRUST BANK	Unsecured	187.00	NA	NA	0.00	0.00
TIDEWATER DIAG IMAGING LTD	Unsecured	33.00	NA	NA	0.00	0.00
U.S. ATTORNEY'S OFFICE	Unsecured	NA	NA	NA	0.00	0.00
Virginia Natural Gas	Unsecured	274.00	NA	NA	0.00	0.00
WFF CARDS	Unsecured	1,477.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,057.38	\$234.05	\$0.00
Debt Secured by Vehicle	\$11,213.82	\$1,028.89	\$401.57
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,271.20	\$1,262.94	\$401.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$63,853.81	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,257.31</u>
Disbursements to Creditors	<u>\$1,664.51</u>

TOTAL DISBURSEMENTS : **\$3,921.82**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/30/2013

By: /s/ Michael P. Cotter

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.